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362/41

Docket No. 3892-4000

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Ranzini et al.

Group Art Unit: 3621

Serial No.: 09/501,874

Examiner: Elisca, Pierre E.

Filed: February 10, 2000

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

RESPONSE

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Official Action (Paper No. 26) dated May 27, 2004, Applicant respectfully requests reconsideration in view of the following remarks.

A **listing of claims** begins on page 2 of this paper.

Remarks/Arguments begin on page 35 of this paper.

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GROUP 3600